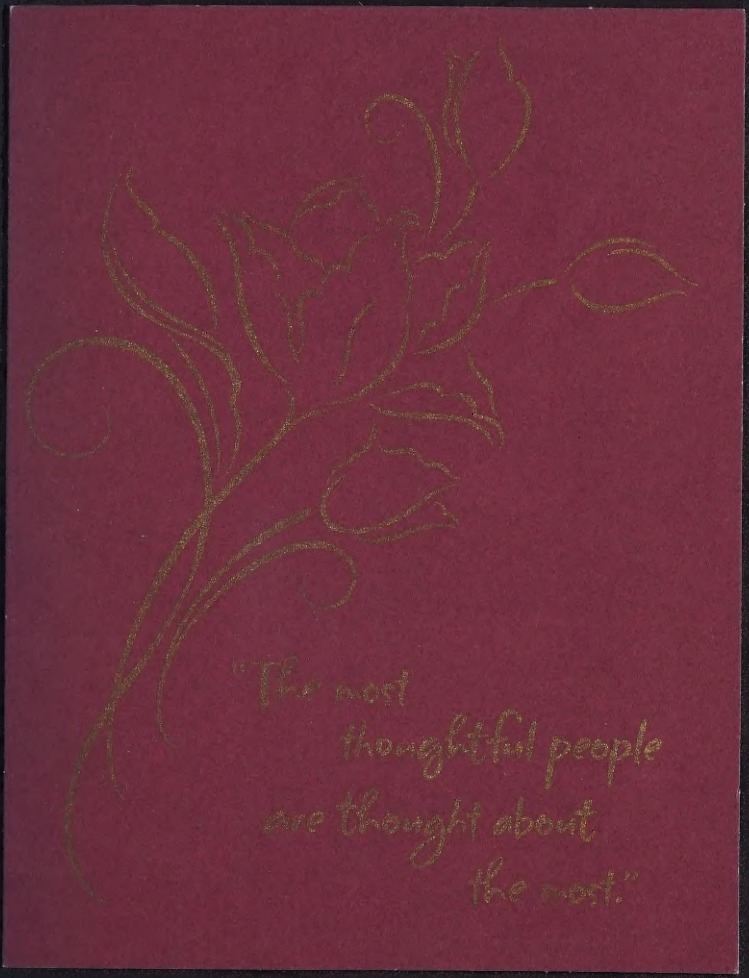
"The most
thoughtful people
are thought about
the most."

Mary & the Zomi Sisters.

With warmest thanks.

Just a note to let you know how much your thoughtfulness was appreciated during our loss.

— Charlene & Family

TU 81-2

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MADE IN U.S.A.

Penelope L. Williams

ZAMI Organization:

Thank you to all of you who contributed in the recent garden party. I enjoyed participating in the musical portion of the events, and working with Lily!

Much continued success and prosperity to your organization!

love,
Penelope

Zami Organization
PO Box 2502
Decatur, Ga.
30031

230 Kings Hwy.
Decatur, Georgia 30030

THANK YOU

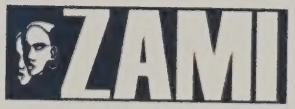
THE AUDRE LORDE LEADERSHIP INSTITUTE

"I am a Black woman warrior poet doing my work,
come to ask you, are you doing yours?"

Audre Lorde

ZAMI thanks you for making such
a meaningful investment of your time and talent.
May your commitment to social justice continue
to illuminate your best self.

Mary Anne Adams,
Chair of Board, ZAMI



Atlanta's Premiere Organization for
Lesbians of African Descent

THANK YOU

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Mary Anne Adams,
Chair of Board, ZAMI

Atlanta's Premiere Organization for
Lesbians of African Descent

I want to thank Unity for not only conceiving the annual Community awards but having the work ethic and energy to carry it out year, out year. This has now become a Community institution - one that we have come to expect.

I also want to thank them for the Mary Anne Adams award not because it honors me but because it gives me an opportunity to shine a light on an activist who may not be one of the usual suspects but whose work is equally important and vital to those she serves.

I want to bring to the stage this Environmental Justice and Social Justice Activist Sandra Lawson.

This is indeed a surprise that ZAMI won but we wrote something just in case. To receive the 1st Annual Community Organization Award with such honorees as the Center for Human Rights Education, Georgians for Choice, The Atlanta Friendship Committee, The Atlanta Lesbian Health Initiative and the First Existentialist Church of Atlanta is humbling. When I looked at the list, I was also amazed to see that we have worked in Community Partnership with all of them with the exception of the Atlanta Friendship Committee and we will have to remedy that.

As Madison always says, The Atlanta Community is resources rich but collaboratively Poor. ZAMI challenges each of you not to work in isolation

Marriott
ATLANTA MARQUIS

I think I must have worn hats in a previous life, because ever since I bought that first one, I love a hat.

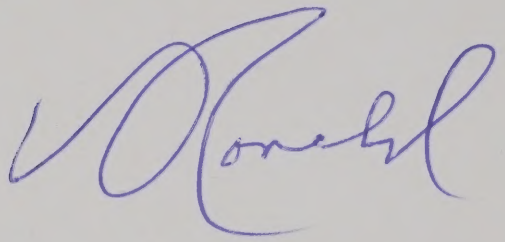
Photograph copyright © 2000 by Michael Cunningham and Craig Marberry.
From the book *Crowns* by Michael Cunningham and Craig Marberry,
published by Doubleday.

ISBN: 1-4000-4515-0 Potter Style

To my sister of ZAMI

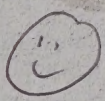
& am so proud of you

Love



Zami Sisters —

back to you - the
one endorsed
to Zami —



Joanne

(This is toward the scholarship
in AUFA's name)

Just a note ...

Zami,
Thank You for the
opportunity...

to design your logo..
I look forward to meeting
you in August

Phedelia
Singleton Designs

This card
was carefully
hand-crafted
especially for you
by singleton design

SANCTUARY
CHRIST CHURCH
CONGREGATIONAL

Dear Jamie Collective,

Thank you for entrusting to our
organization something.

Edward's a Black man and
personally. Thanks for you work for all of
us.

Love,
Jamie

8/2006

Maryanne,

I was purging old files and
pics and came across these.
Didn't want to toss them and
figured you could use
them for the Zami archives.

Iris

VINCENT VAN GOGH (DUTCH, 1853 - 1890)
The bedroom · De slaapkamer (detail)
Arles, October 1888. Oil on canvas - 72 x 90 cm.
Van Gogh Museum, Amsterdam

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VAN GOGH
MUSEUM
AMSTERDAM

BLESSED ARE THE *Givers...*

AND GRATEFUL

ARE THE *Receivers.*

THANKS SO MUCH!

Dear Mary Anne,

Thanks to you and Jami for presenting the Mary Anne Adams award toward my education expenses at Mercer. I am honored and excited about the celebration in September. Peace and Blessings

Maya

EXPRESSIONS FROM Hallmark

www.hallmark.com

U.S.A. 1.99
Canada 2.69
JRG 174 E

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TORONTO, CANADA M2J 1P6
MADE IN U.S.A.

To whom it may Concern,

Can you please send me information about your organization. Please send it to:

PO Box 95073
Atlanta, GA 30347

Thank you,
Michelle A. Hughes

Hey women,

Hope that you both are doing well... I spoke with Carla on yesterday and she needs us to work the door at the party on May 2nd. Indigo does not feel comfortable working the door because money will be involved. As you know, they are slated to get 10% of the door. The party will be from 10 pm until 2 am... I spoke w/ Michelle today and will fax BJ as soon as I get off the computer. I f each of us takes an hour.. or finds someone to take an hour.. then the work load will be evenly distributed. I can take 10 and Michelle says that she can take 11... Please let me know.

Additionally, we should be receiving most of the scholarship applications on next Thursday, April 30.. Since our award date is Friday, May 15. I'm proposing that we get together at my place for an hr or so on May 2 to review the applications and then have the face to face interviews on Sat, May 9th.

Mary Anne

12/26/97

Dear Zami, Inc.,

This is to notify you of my NEW Address...

Rosalind Russell
2665 Favor Rd
Apt 2L8
Marietta GA 30060

Note: The old Address WAS
1701-m waterfall Village DR
Marietta GA 30067

Thanx ☺

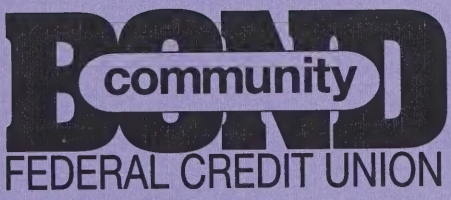
Important Account Information *for* Our Members

Terms and Conditions

Electronic Transfers

Funds Availability

Truth in Savings



Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.
Par value of a share:
The par value of a share in this account is $50.00.

YOUTH ACCOUNT
(18 YEARS OF AGE OR YOUNGER)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
The minimum balance required to open this account is $25.00.
You must maintain a minimum average daily balance of $25.00 in your account to obtain the disclosed annual percentage yield.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.
Par value of a share:
The par value of a share in this account is $25.00.

CHRISTMAS CLUB ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is November 1, and the ending date of such dividend period is January 31 of the following year. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
The minimum balance required to open this account is $5.00.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

JB7716

VACATION CLUB ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
The minimum balance required to open this account is $5.00.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

ESCROW ACCOUNT
(DIVIDEND-BEARING)

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
No minimum balance requirements apply to this account.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

ESCROW ACCOUNT
(NON DIVIDEND-BEARING)

Minimum balance requirements:
No minimum balance requirements apply to this account.
Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

IRA

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
The minimum balance required to open this account is $5.00.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
After the account is opened, you may not make additions into the account until the maturity date stated on the account.

SHARE DRAFT ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.
Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.
Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.
If you close your share account before dividends are paid, you will not receive the accrued dividends.
Minimum balance requirements:
The minimum balance required to open this account is $100.00.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section.

_____ CERTIFICATE OF DEPOSIT

Rate Information - The dividend rate on your term share account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every _____.

Crediting frequency - Dividends will be credited to your account ☐ every month ☐ at maturity. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is _____.
Minimum balance requirements:
The minimum balance required to open this account is $500.00.
You must maintain a minimum average daily balance of $500.00 in your account to obtain the disclosed annual percentage yield.
Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the _____.
Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
Transaction limitations:

You may not make withdrawals of principal from your account before maturity, except without penalty. You may withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.

Time requirements - Your account will mature _____.
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -
- If your account has an original maturity of six months or less:
  The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than six months:
  The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.

☐ **Withdrawal of dividends prior to maturity -** The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.
Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if you notify us of your intention not to renew before maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a dividend-bearing account.
Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.
There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

COMMON FEATURES

Bylaw requirements:
You must complete payment of $50.00 in your Regular Share account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fee may be assessed against your account.
Draft printing.....(fee depends on style of draft ordered)
Please refer to our separate fee schedule for additional information about charges.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

☑ **REGULAR SHARE ACCOUNT**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was 2.50% with an annual percentage yield of 2.52% on your account.

☐ **YOUTH ACCOUNT**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **CHRISTMAS CLUB ACCOUNT**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **VACATION CLUB ACCOUNT**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **ESCROW ACCOUNT (DIVIDEND-BEARING)**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **ESCROW ACCOUNT (NON DIVIDEND-BEARING)**

☐ **IRA**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☑ **SHARE DRAFT ACCOUNT**
Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was 2.00% with an annual percentage yield of 2.01% on your account.

☐ _____ **CERTIFICATE OF DEPOSIT**

☐ **Maturity notice -** Your _____ account will mature on _____, and it will automatically renew unless you prevent it. The new maturity date will be _____. The dividend rate and annual percentage yield that will apply to your _____ account if it is renewed have not yet been determined. That information will be available on _____. After that date, you may call the credit union during regular business hours at (414) 525-0619 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

BOND community
FEDERAL CREDIT UNION
433 MORELAND AVENUE N.E.
ATLANTA, GEORGIA 30307
(404) 525-0619

NCUA
Your savings federally insured to $100,000
National Credit Union Administration, a U.S. Government Agency

© 1988, 1993 CUPA/Bankers Systems, Inc., St. Cloud, MN
Form AIB-TIS-TA-CU 12/14/93 TC-11CUb,2e,3b,4c

CU3A
22

Important Account Information *for* Our Members

Terms and Conditions
Electronic Transfers
Funds Availability
Truth in Savings

BOND community
FEDERAL CREDIT UNION

☐ [redacted]ATION CLUB ACCOUNT

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **ESCROW ACCOUNT (DIVIDEND-BEARING)**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☐ **ESCROW ACCOUNT (NON DIVIDEND-BEARING)**

☐ **IRA**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

☑ **SHARE DRAFT ACCOUNT**

Last declared dividend rate:

As of the last dividend declaration date, the dividend rate was 2.00% with an annual percentage yield of 2.01% on your account.

☐ _____**CERTIFICATE OF DEPOSIT**

☐ **Maturity notice -** Your _____ account will mature on _____, and it will automatically renew unless you prevent it. The new maturity date will be _____. The dividend rate and annual percentage yield that will apply to your _____ account if it is renewed have not yet been determined. That information will be available on _____. After that date, you may call the credit union during regular business hours at (414) 525-0619 to find out the dividend rate and annual percentage yield that will apply to your account if it is renewed.

BOND community
FEDERAL CREDIT UNION

433 MORELAND AVENUE N.E.
ATLANTA, GEORGIA 30307
(404) 525-0619

Your savings federally insured to $100,000
NCUA
National Credit Union Administration, a U.S. Government Agency

© 1988, 1993 CUPA/Bankers Systems, Inc., St. Cloud, MN

Form AIB-TIS-TA-CU 12/14/93 TC-11CUb,2e,3b,4c

Dear Zami,

We believe in you!

Lesbia & Paula

TERMS AND CONDITIONS OF YOUR ACCOUNT

Dear Credit Union Member:

This brochure contains the rules which govern your account(s) with us. Please read this brochure carefully. If you sign your signature card or continue to have an account with us, you agree to these rules, our by-laws, and any by-law amendments. You agree to pay the fees we charge and you give us the right to collect any fees, as earned, directly from the account balance. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this brochure. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Georgia (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here.

The purpose of this brochure is to:

(1) summarize the existing rules applicable to the more common transactions;
(2) establish rules to govern transactions or events which the law does not regulate;
(3) establish rules for certain events or transactions which the law already regulates but permits variation by agreement; and
(4) give you our funds availability, electronic fund transfers and/or truth-in-savings policy disclosures.

We may permit some variations from this standard agreement, but any variations must be agreed to in writing either on our signature card for the account or in some other written form.

As used in this brochure, the words "we," "our," and "us" mean the credit union and the words "you" and "your" mean the owner(s) of this account and any "agent" appointed by or on behalf of the owner(s) to sign on the account in a representative capacity.

LIABILITY - Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you, by another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

DEPOSITS - Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If this account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

WITHDRAWALS - Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests that overdraw the then collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our by-laws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. **Individual Account** - is owned by one person. **Joint Account - With Survivorship** (And Not As Tenants In Common) - is owned by two or more persons. Each of you intend that upon your death the balance in the account will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. **Joint Account - No Survivorship** (As Tenants In Common) - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **Revocable Trust or Pay-On-Death Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and other Organizational Accounts** - We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.

PLEDGES - Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary, or trust account beneficiary becomes effective. For example, if one joint tenant pledges the deposit evidenced by this account for a debt (i.e. uses it to secure a debt) and then dies, (1) the surviving joint tenant's rights in this account do not take effect until the debt has been satisfied and (2) the debt may be satisfied with the funds in this account.

STOP-PAYMENTS - A stop-payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request for only six months unless renewed by the person who signed the particular item, or any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise permitted or arranged for, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. We restrict the number of transfers from a savings account to another account, or third parties, to a maximum of six per month (less the number of certain "preauthorized transfers" during the month). Other account transfer restrictions are described elsewhere in this brochure.

AMENDMENTS AND TERMINATION - We may change our by-laws and any term of this agreement. Rules governing changes in interest or dividend rates have been provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in this credit union terminates. You agree to keep us informed about your current address at all times. Notice from us to any one of you is notice to all of you.

STATEMENTS - If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

RESTRICTIVE LEGENDS - We are not required to honor any restrictive legend on items you write unless we have agreed to the restriction in a writing signed by an officer of the credit union. Examples of restrictive legends are "must be presented within 90 days" or "not valid for more than $1,000.00."

FACSIMILE SIGNATURES - You authorize us, at any time, to charge your account for all checks, drafts, or other orders, for the payment of money, that are drawn against us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the signature card or that are filed separately with us, and contain the required number of signatures for this purpose.

RIGHT TO REPAYMENT OF INDEBTEDNESS - You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

Our right to repayment does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

AGENTS - An agent is someone who you authorize to have access to this account on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign on the space as an authorized signer on the signature card, or by separate form (such as a power of attorney). An agent is not an owner of the account. We will allow agents to be appointed only on individual accounts unless each owner of a joint account has executed a separate power of attorney naming an agent. We may refuse to accept an agent, or an agency account.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Direct Deposits - You may make arrangements for certain direct deposits (such as U.S. Treasury (Social Security) or some employers (payroll)) to be accepted into your Share Draft or Share Savings account(s).

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from your Share Draft or Share Savings account(s).

ATM Transfers - Cirrus Network - types of transfers and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number, to:

- get cash withdrawals from share draft account(s) with an ATM card
  - you may withdraw no more than $300.00 per day on-line, or $100.00 per day if not on-line
- get cash withdrawals from share savings account(s) with an ATM card
  - you may withdraw no more than $300.00 per day on-line, or $100.00 per day if not on-line
- transfer funds from share savings to share draft account(s) with an ATM card
- transfer funds from share draft to share savings account(s) with an ATM card
- get information about:
  - the account balance of your share draft accounts
    - with an ATM card
  - the account balance of your share savings accounts
    - with an ATM card

Some of these services may not be available at all terminals.

Please also see **Limitations on Frequency of Transfers** section regarding limitations that apply to ATM transfers.

Limitations on Frequency of Transfers - In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- For security reasons, there are other limits on the number of transfers you can make by ATM.

CHARGES FOR ELECTRONIC FUND TRANSFERS

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized withdrawals from any type of account.
- Please refer to our separate fee schedule for additional information about charges.

Except as indicated elsewhere, we do not charge for electronic fund transfers.

RIGHT TO DOCUMENTATION

- **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines.
- **Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (404)525-0619 to find out whether or not the deposit has been made. The only possible transfers to or from your account are direct deposits, you will get a quarterly statement from us.
- **Periodic Statements.**

  You will get a monthly account statement from us for your Share Draft accounts.

  You will get a monthly account statement from us for your Share Savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

- **Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

  Call or write us at the telephone number or address listed in this brochure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

  Please refer to our separate fee schedule for the amount we will charge you for each stop payment order your give.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LIABILITY

Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(2) If the transfer would go over the credit limit on your overdraft line.
(3) If the automated teller machine where you are making the transfer does not have enough cash.
(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
(6) There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers;
(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
(3) in order to comply with government agency or court orders; or
(4) if you give us written permission.

UNAUTHORIZED TRANSFERS

Tell us **AT ONCE** if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than $50 if someone used your card without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you can lose as much as $500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

BOND COMMUNITY FEDERAL CREDIT UNION
P.O. BOX 5286
ATLANTA, GEORGIA 30307
Business Days: Monday through Friday
Phone: (404) 525-0619
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Don't tell anyone your PIN. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. However, the first $100 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totalling more than $5,000 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR SHARE ACCOUNT

Rate Information:
The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:
The minimum balance required to open this account is $50.00.
You must maintain a minimum average daily balance of $50.00 in your account to obtain the disclosed annual percentage yield.

Average daily balance computation method - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

JB7716

Dear Zami,

We believe in you!

Lesli + Paula

AGENDA

Who is the group for?

definition of **Black**—defined as a political and cultural term to designate those people who identify themselves as black either politcally, culturally, historically or nationally;

definition of **lesbian**—women whose sexual, emotional, and political orientation and attraction is primarily or exclusively directed toward other women;

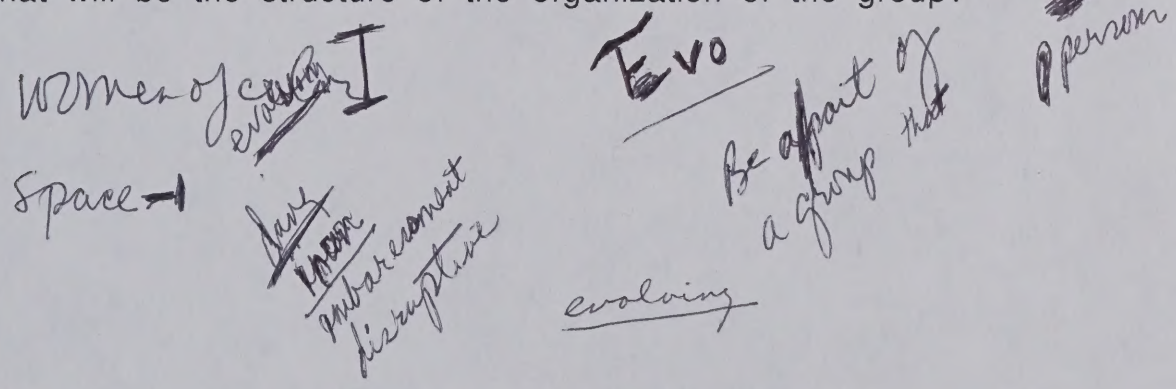
definition of **Third World**—any underdeveloped or undevelped nation, polity or state and its citizens or descendents; any possession or territory of a developed or imperialist nation, i.e. Puerto Rico or the Virgin Islands;

definition of feminism/feminist—belief and practice in the total autonomy of women, belief in the political, social, economic and personal rights and freedom of women/one who believes in the above belief;

Why do we need a group?

-social and personal interaction/networking/development
-business and professional contacts/development
-platform for involvement in/reaction to political issues affecting Black and Third World lesbians
-education and counseling for young lesbians
-storehouse of information on and about Black and Third World lesbians
-storehouse for cultural and other events, gatherings, and happenings relating to Black and Third World lesbians

What will be the structure of the organization of the group?



ZAMI: AN ORGANIZATION FOR BLACK AND THIRD WORLD LESBIANS

864 GLENWAY DRIVE
EAST POINT, GEORGIA 30344
404-559-[redacted]

Dear Sister:

If you are a perceptive and progressive person as I am, you have probably noticed the blaring lack of an organization in the Atlanta metropolitan area which addresses the needs and concerns of Black lesbians. For several years Sisters, an organization founded in the early 1980's served to provided a social, arena for Black women in Atlanta who. It has been two years now since Sisters has been inactive. In that space of time many issues affecting the lives of Black lesbian women both locally and globally have broadened in both seriousness and number. All over the country and the world there are organizations groups addressing issues affecting all aspects of our lives. There is a tremendous need in Atlanta for a similar organization which can address the political, social, economic, and personal needs and issues of Black and Third World lesbians.

If you are sincerely interested in organizing a group in Atlanta to address the needs of Black lesbians and lesbians of color, please attend a think tank party. Please come only if you are committted to founding an organization which, if it is to be successful and address the needs of a distinct and diverse community, will require much work and effort as well as a financial and personal committment on your part. We need women with creative and innovative ideas; women who are progressive and original in their thinking and implimentation of their ideas; and women who understand that for any organization to work and work well, much hard work has to be done.

Food and drinks will be provided. Please respond at least three days before the scheduled meeting date if you plan to attend so that the hosts will be able to prepare accordingly. Directions will be supplied at the time of your response.

Come alone or bring other women who want to give their input. All ideas will be discussed and opinions considered. Nothing is written in stone—the name you see at the top of this letter is is a tentative name for the group: **ZAMI***: AN ORGANIZATION FOR BLACK LESBIANS AND WOMEN OF COLOR. An agenda for the first meeting is enclosed. The contact number you see on the letterhead is the personal number of the author of this letter so please be mindful and respectful of her privacy and do not circulate the number among the general population. Someone will answer your questions if you call, or if no one is available please leave a message (just say that you're calling regarding Zami), and someone will return your call.

*The word "Zami" is the title of a an "autobiography" by Audre Lorde, a Black lesbian, feminist poet.